

United States Bankruptcy Court
Central District of California

In re:
Kurt Mitchell Nielson
Virginia Mary Nielson
Debtors

Case No. 12-27147-MW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin
Form ID: b18

Page 1 of 2
Total Noticed: 24

Date Rcvd: Nov 05, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 07, 2012.

db/jdb +Kurt Mitchell Nielson, Virginia Mary Nielson, 27250 Murrieta Rd Sp No 66,
Sun City, CA 92586-3781
32317191 AMERICAN EXPRESS, PO BOX 301200, LOS ANGELES CA 90030-1200
32317194 +BAY AREA CREDIT SERVICE LLC, 1901 W 10TH STREET, ANTIOCH CA 94509-1380
32317189 +DENNIS F DONOVAN, 4047 PALA MESA OAKS DRIVE, FALLBROOK CA 92028-8939
32317203 +INTERSTATE PACKAGING GROUP, 8828 S HARDY DR 105, TEMPS AZ 85284-2873
32317187 +KURT MITCHELL NIELSON, 27250 MURRIETA RDSP NO 66, SUN CITY CA 92586-3712
32317204 NORTHSTAR LOCATION SERVICES LLC, 4285 GENESES STREET, CHEEKTOWAGA NY 14225-1943
32317205 SCRIPPS CLINIC, FILE 50400, LOS ANGELES CA 90074-0400
32317188 +VIRGINIA MARY NIELSON, 27250 MURRIETA RDSP NO 66, SUN CITY CA 92586-3712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: BLSIMONS.COM Nov 06 2012 03:33:00 Larry D Simons (TR), 7121 Magnolia Ave.,
Riverside, CA 92504-3805

smg EDI: EDD.COM Nov 06 2012 03:33:00 Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Nov 06 2012 03:33:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
P.O. Box 2952, Sacramento, CA 95812-2952

32317190 EDI: BANKAMER.COM Nov 06 2012 03:33:00 AAA FINANCIAL SERVICES, PO BOX 301200,
LOS ANGELES CA 90030-1200

32317192 EDI: BANKAMER.COM Nov 06 2012 03:33:00 BANK OF AMERICA, PO BOX 15019,
WILMINGTON DE 19850-5019

32317193 EDI: BANKAMER2.COM Nov 06 2012 03:33:00 BANK OF AMERICA, PO BOX 30750,
LOS ANGELES CA 90030-0750

32317195 EDI: CAPITALONE.COM Nov 06 2012 03:33:00 CAPITAL ONE BANK, PO BOX 60599,
CITY OF INDUSTRY CA 91716-0599

32317196 EDI: CHASE.COM Nov 06 2012 03:33:00 CHASE BANK, C/O CHASE CARDMEMBER SERVICES,
PO BOX 94014, PALATINE IL 60094-4014

32317197 +EDI: CITICORP.COM Nov 06 2012 03:33:00 CITICARDS, PO BOX 183037, COLUMBUS OH 43218-3037

32317198 EDI: DISCOVER.COM Nov 06 2012 03:33:00 DISCOVER CARD, PO BOX 30421,
SALT LAKE CITY UT 84130-0421

32317199 EDI: BANKAMER.COM Nov 06 2012 03:33:00 FIA CARD SERVICES N A, PO BOX 15710,
WILMINGTON DE 19886-5710

32317200 +E-mail/Text: greatplains@greatplainsfs.com Nov 06 2012 04:17:45 GREAT PLAINS CAPITAL CORP,
2475 - 39TH AVENUE, COLUMBUS NE 68601-2289

32317201 EDI: HFC.COM Nov 06 2012 03:33:00 HSBC BANK, PO BOX 49352, SAN JOSE CA 95161-9352

32317202 EDI: IRS.COM Nov 06 2012 03:33:00 INTERNAL REVENUE SERVICE, CINCINNATI OH 45999-0149

32317206 EDI: USBANKARS.COM Nov 06 2012 03:33:00 US BANK, PO BOX 790408,
SAINT LOUIS MO 63179-0408

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

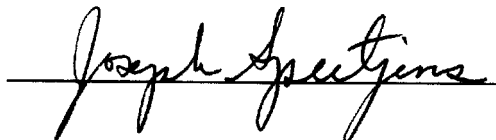
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2012

Signature:



District/off: 0973-6

User: admin
Form ID: b18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2012 at the address(es) listed below:

Dennis F Donovan on behalf of Debtor Kurt Nielson , sturgeon@tfb.com
Larry D Simons (TR) larry@lsimonslaw.com, larry@7trustee.net;c119@ecfcbis.com
United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

TOTAL: 3

**United States Bankruptcy Court
Central District Of California**

3420 Twelfth Street, Riverside, CA 92501-3819

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Kurt Mitchell Nielson
aka Veterans Accredited Programs

BANKRUPTCY NO. 6:12-bk-27147-MW

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-2441

Employer Tax-Identification (EIN) No(s).(if any): N/A

Debtor Discharge Date: 11/5/12

JOINT DEBTOR INFORMATION:

Virginia Mary Nielson
aka Virginia Mary Coker-Nielson

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-1728

Employer Tax-Identification (EIN) No(s).(if any): N/A

Joint Debtor Discharge Date: 11/5/12

Address:

27250 Murrieta Rd Sp No 66
Sun City, CA 92586

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: November 5, 2012

Kathleen J. Campbell
Clerk of the Court

** Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.